## PROPERTY INVESTMENT INSTRUMENT, SYSTEM, METHOD, PRODUCT, AND AP-PARATUS

## **Abstract**

A property investment instrument for investing in a property includes at least one contractual agreement between a first entity and a second entity to share in the property, the property having a plurality of investment components including a credit investment component and at least one of a capital investment component, knowledge investment component, time investment component, and labor investment component where the second entity can provide only the credit investment component and the first entity can provide at least one of the remaining investment components.